

# the TRICARE RETIREE DENTAL program

Enhanced

The TRICARE Retiree Dental Program was first made possible by the National Defense Authorization Act of 1997. It began as a program which offered affordable coverage for limited basic and preventive dental services to Uniformed Services retirees and their family members. The scope of coverage was later enhanced to meet the need for a more comprehensive yet still affordable program of dental benefits that is available to this population.

## WHO IS COVERED?

People eligible to enroll in this program are:

- ★ Members of the Uniformed Services (include the Retired Reserve/Retired Guard) who are entitled to retired pay, including those age 65 and over;
- ★ Members of the Retired/Reserve Guard who would be entitled to retired pay, even if under age 60;
- ★ Spouses of enrolled members;
- ★ Children of enrolled members, up to age 21 (or to age 23 for full-time students, or older if they become disabled before losing eligibility);
- ★ The unremarried surviving spouse and eligible children of:
  - A deceased member who died while eligible for coverage as described above;
  - A deceased active duty member who died while on active duty for a period of more than 30 days and whose family members are not eligible, or are no longer eligible, for dental benefits under the Family Member Dental Plan.
- ★ The spouse and/or eligible children of certain non-enrolled members with documented proof the non-enrolled member is:
  - Eligible to receive ongoing, comprehensive dental care from the Department of Veterans Affairs; or
  - Enrolled in a dental plan through employment other than the member's uniformed service, and the plan is not available to family members; or
  - Unable to obtain benefits under the TRICARE Retiree Dental Program due to a current and enduring medical or dental condition.

To find out if you qualify under these special rules, call the Enrollment Services department at 1 (888) 838-8737, or refer to the guidelines accompanying the enrollment application form. Documentation of qualifying circumstances must be submitted with the enrollment application.

Those not eligible for this program are:

- ★ Former spouses of eligible members;
- ★ Remarried surviving spouses of deceased members;
- ★ Family members of non-enrolled retirees who do not meet one of the three special circumstances noted above.



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Toll-free Enrollment: 1 (888) 838-8737

To view the complete enhanced TRICARE Retiree Dental Program Benefits Booklet or to enroll on-line, visit our web site at:

[www.ddpdelta.org](http://www.ddpdelta.org).

Question? E-mail us at [ddpenroll@delta.org](mailto:ddpenroll@delta.org).



Delta Dental Plan of California

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- ★ The United States government and Delta Dental now offer the first-ever comprehensive dental benefits program available exclusively to Uniformed Services retirees and their family members.



We invite you to be a part of this exciting program. Read inside to learn more about the uniquely structured, newly enhanced TRICARE Retiree Dental Program.

## QUESTIONS & ANSWERS ABOUT ★

## the TRICARE RETIREE DENTAL program

### WHY SHOULD I JOIN?

Now when you become a member of the TRICARE Retiree Dental Program, you'll enjoy:

- ★ Enhanced coverage for the most commonly needed dental services to help you improve and maintain your good dental health, including crowns, bridges, dentures and orthodontics;
- ★ A unique benefit design, with the opportunity to skip the waiting period if you enroll within three months of retirement from active duty;
- ★ The opportunity to enroll any or all of your eligible family members at an affordable cost, with no scheduled increases in your premium rate throughout your enrollment\*;
- ★ The flexibility to visit any licensed dentist you choose within the service area—including specialists;
- ★ Special advantages when you visit a DeltaSelect USA network dentist, including lower out-of-pocket costs and no claims paperwork;
- ★ The confidence of working with Delta Dental, the nation's #1 dental carrier. One in four Americans with dental coverage relies on Delta Dental for quality, affordable benefits.

### WHERE IS COVERAGE OFFERED?

You can receive covered treatment anywhere in the 50 United States, the District of Columbia, Puerto Rico, Guam, the U.S. Virgin Islands, American Samoa, the Commonwealth of the Northern Mariana Islands, and Canada.

### WHEN DOES COVERAGE START?

If we receive your enrollment form and premium prepayment by the end of the month and your eligibility can be verified, your coverage under the enhanced TRICARE Retiree Dental Program will begin on the first day of the following month. Besides mailing in your enrollment application to us, you can enroll on-line 24 hours a day at [www.ddpdelta.org](http://www.ddpdelta.org), or over the telephone by calling us toll-free at 1 (888) 838-8737.

### HOW MUCH DOES IT COST?

The program is surprisingly affordable. Depending on where you live, over the course of your enrollment you'll pay approximately \$21 - \$34 a month for single-person coverage, \$40 - \$65 for two people, or \$62 - \$105 for a family of three or more.

\*Regional premium rates stated above are effective October 1, 2000 through January 31, 2003. However, Department of Defense-directed implementation of further program enhancements could result in the contractual establishment of a change in premium rates. If you move or change your enrollment option, your premium rate may also change.

To start enrollment, you'll need to make a prepayment equal to two months' premium. Once your retired pay allotment or other payment process is established, the unused portion of the premium prepayment will be refunded to you.

### WHAT ARE THE BENEFITS?

Members of this fee-for-service program can go to any licensed dentist. However, there are additional advantages to using a DeltaSelect USA network dentist. For a list of network dentists in your area, visit our web site at [www.ddpdelta.org](http://www.ddpdelta.org) or call us toll-free at 1 (888) 838-8737.

This chart shows coverage for patients who visit a DeltaSelect USA network dentist. DeltaSelect USA dentists will also take care of all claims paperwork for you. If you go to an out-of-network dentist, the coverage percentage levels are the same; however, only DeltaSelect USA dentists have agreed to accept the enhanced TRICARE Retiree Dental Program fees. Therefore, you are responsible for the difference, if any, between the program payment and the amount the out-of-network dentist charges you. Also, you may need to submit claim forms to collect reimbursement.

### OVERVIEW OF ENHANCED COVERAGE ★

Benefits available during first 12 months of enrollment in the enhanced TRICARE Retiree Dental Program (upon coverage effective date)	Delta Pays	You Pay
<b>Diagnostic and Preventive Services</b> , including two cleanings in a 12-month period, an annual exam and x-rays, fluoride treatments and other services	100%	0%
<b>Basic Restorative Services</b> , including certain types of fillings and temporary crowns for fractured teeth—plus a silver filling allowance for tooth-colored fillings on back teeth	80%	20%
<b>Drugs, Endodontic, Periodontic, Oral Surgery and Anesthesia Services</b> , including therapeutic drug injection, root canals, gum tissue surgery, deep root cleaning, extractions, sutures, treatment of post-surgical complications, general anesthesia and intravenous sedation	60%	40%
<b>Emergency oral examination</b>	100%	0%
<b>Emergency minor treatment for dental pain</b>	80%	20%
<b>Dental accident coverage</b> <i>Separate annual maximum and certain limitations apply</i>	100%	0%
Additional services available after 12 months of continuous enrollment in the enhanced TRICARE Retiree Dental Program	Delta Pays	You Pay
<b>Cast crowns, onlays and inlays</b>	30%	70%
<b>Bridges and partial/full dentures</b>	30%	70%
<b>Orthodontia</b> <i>\$1000 lifetime maximum</i>	50%	50%
Increased coverage available after 24 months of continuous enrollment in the enhanced TRICARE Retiree Dental Program		
<b>Cast crowns, onlays and inlays</b>	50%	50%
<b>Bridges and partial/full dentures</b>	50%	50%
<b>Deductible</b>	\$50 per person per coverage year (10/1 through 9/30)	
<b>Maximum Coverage Amount</b>	\$1000 per person per coverage year (10/1 through 9/30)	

Covered benefits are subject to certain limitations. For example, the deductible and maximum do not apply to the diagnostic and preventive services listed above; however, sealants and space maintainers are preventive services covered at 80% and are subject to the annual deductible and maximum. The chart above depicts an overview of enhanced TRICARE Retiree Dental Program coverage only. The Benefits Booklet contains a complete list of all covered services and detailed information on benefit levels, program policies and exclusions. When a claim for your treatment is processed, you will receive a statement that summarizes the payment for that treatment and the current status of your annual deductible benefit for that coverage year as measured from October 1 through September 30.

The enhanced TRICARE Retiree Dental Program has been designed to provide affordable coverage for all the commonly needed dental services to help you and your family improve and maintain good dental health. A complete description of your benefits under the enhanced TRICARE Retiree Dental Program is found in the Benefits Booklet, available for viewing on-line at [www.ddpdelta.org](http://www.ddpdelta.org). The booklet is sent to you upon enrollment, as part of your dental benefits kit.

### WHY IS PREPAYMENT NECESSARY?

A two-month prepayment ensures that all eligible members will be able to participate as soon as their coverage is effective. The prepayment is used to pay the monthly premium until your automatic deduction from retired pay is established, as mandated by federal law, or an alternative payment process can be set up for you. Your application for the enhanced TRICARE Retiree Dental Program cannot be processed without your prepayment by check or credit card.

### HOW LONG IS THE ENROLLMENT COMMITMENT?

You must enroll in the enhanced TRICARE Retiree Dental Program for an initial 24 months. There is a grace period of 30 days from your coverage effective date during which you may terminate your enrollment application without any further enrollment obligation. Under government rules, no voluntary termination of enrollment is allowed during the initial 24-month commitment other than the 30-day grace period. After the initial 24 months, enrollment renewal is for a 12-month period.

### WHO ADMINISTERS THE PROGRAM?

The TRICARE Retiree Dental Program is administered by the Federal Services division of Delta Dental Plan of California, with the same high level of quality, service and dependability for which Delta is known. But the TRICARE Retiree Dental Program is unlike any other government-authorized dental benefits program that Delta has administered. With its unique new benefit structure and enhanced scope of services, the TRICARE Retiree Dental Program is designed especially to provide Uniformed Services retirees and their families with optimum dental coverage at an affordable cost.

### HOW DO I SIGN UP?

Select the enrollment method you prefer:

- ★ Complete and return the enclosed enrollment form with your check or credit card payment information in the postage-paid envelope provided
- ★ Enroll with VISA® or MasterCard® on-line at [www.ddpdelta.org](http://www.ddpdelta.org).
- ★ Enroll over the telephone with your credit card. Call us toll-free between 7 a.m. and 5 p.m. Pacific Time at 1 (888) 838-8737.

You will receive your dental benefits kit containing your enhanced TRICARE Retiree Dental Program membership identification cards and Benefits Booklet by mail within two to three weeks after your enrollment is processed. Remember, your coverage starts the first day of the month following your enrollment, whether or not you have received your dental benefits kit.